ORIGINAL

D 1 Ciricia	110111111111111111111111111111111111111										
United States Bankruptcy Court Eastern District of New York				Voluntary Petition							
Name of Debtor (if individual, enter Last, First, Middle);					Name of Joint Debtor (Spouse) (Last, First, Middle)						
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names)						
(if more th	an one, state al	<u> </u>	3090)	omplete FIN		Last four digits of Soc. Sec. or Indvidual-Taxpaver I D. (111N) No /Complete EIN (if more than one, state all)				
Street Address of Debtor (No. and Street, City, and State) 1311 Brightwata Ave Apt 14-H Brooklya NY // III CODE						Street Address of Tomt Debtor (No. and Street, City, and State)					
apr				7711 4 4	DDE		County of Residence or of the Principal Place of Business				
	<u> </u>	f the Principal I									
Mailing Ac		or (if different f		ess)	1	Mailing Ad	dress o	t Joint Del	etor (il dilferen	t from street add	1622)
	5/	+ME									
Location o	f Principal Ass	ets of Business	Debtor (if diffe	ZIP CO	ODE eet address above)					2.	IP CODE
		SA	ME								IP CODE
	(Form of	of Debtor Organization)		(Check one	Nature of Busine hox)	795		(h	•	cruptcy Code Ur s Filed (Check o	
See E Corp Partn	vidual (includes Exhibit D on population (includents)	s one box.) s Joint Debtors) sge 2 of this forn les LLC and LL not one of the ab	n. P)	Singl Singl HU Railri Stock	th Care Business e Asset Real Estate S C § 101(51B) oad cbroker modits Broker	e as defined in	 	Chapte Chapte Chapte Chapte Chapte	er 9 er 11 er 12	Chapter 15 F Recognition Main Procee Chapter 15 F Recognition Nonmain Pro	of a Foreign ding Petition for of a Foreign
checl	k this box and	state type of ent	tity below.)	Clear	ing Bank	Nature of Debts					
				An extrem -	Tax-Exempt Int	(Check one box)					
Debtor is a tax-exempt of under Title 26 of the Un Code (the Internal Rever				able) Debts are primarily consumer [7] Debts are primarily debts defined in 14 U.S.C business debts S 101(8) as * incurred by an individual primarily for a							
. /		Filing Fee	(Check one bo	x)		(heck one	box:	1	Chapter 11	Debtors	
M Full	Filing Fee atta	ched.				Debte	risas	mall busin	ess debtor as d	efined in 11 U.S	C § 101(51D)
					only) Must attach	Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D)					
Filing Fee waiver requested (applicable to chapter 7 individuals only) Must					Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000						
attach signed application for the court's consideration See Official Form 3B					Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b)						
Statistical/Administrative Information IIIIS SPACE IS FOR COURT USE ONLY											
Debtor estimates that funds will be available for distribution to unsecured creditors Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.											
Estimated IV I-49	Number of Cro	editors 100-199	200-999	1,000- 5,000	5,001-	[] 10,001- 25,000	25,001 50,000		50,001- 100,000	Over 100,000	77 602 37 602 35
Estimated	\$50,001 to \$100,000	\$100,001 to \$500,000	\$300,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50	 			\$500,000,001 to \$1 billion	Mirethan Stabillion	
Estimated \$0 to \$50,000	Liabilities \$50,001 to \$100,000	\$100,001 to \$500,000	to \$1	\$1,000,001 to \$10 million	\$10,000,001		\$100 (to \$50		 \$500,000,001 to \$1 billion	More Man	120 OF 17

B 1 (Official Form) 1 (1/08) Page 3						
Voluntary Petition	Name of Debtor(s)					
(This page must be completed and filed in every case.)						
Signa	dures					
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative					
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition]. I have obtained and read the notice required by 11 U.S.C. § 342(b).	L declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition (Check only one box.) Trequest rehef in accordance with chapter 15 of title 11, United States Code Certified copies of the documents required by 11 U.S.C. § 1515 are attached					
I request relief in accordance with the chapter of title 11/1/19/19/19 States Code, specified in this petition X Signature of Debtor	Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X					
Signature of Joint Debtor 917-847-3256 Telephone Number (if not represented by attorney)	Date					
Date						
Signature of Attorney* X Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address Telephone Number Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Signature of Non-Attorney Bankruptcy Petition Preparer 1 declare under penalts of perjurs that (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(b), and 342(b), and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer. Social-Security number (II the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by II U.S.C. § 110.)					
Signature of Debtor (Corporation/Partnership)						
1 declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on hehalf of the debtor.	Date					
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above					
Signature of Authorized Individual Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual					
Title of Authorized Individual Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person					
	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110, 18 U.S.C. § 156.					

UNITED STATES BANKRUPTCY COURT

In re CHATKHAN	IRINA	Case No.	
Debtor			(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and Signature of Debtor: Chashlean

Date: 12/22/09 correct.

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

Certification of [Non-Attorney] Bankruptcy Petition Preparer I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code. Printed name and title, if any, of Bankruptcy Petition Preparer Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security Address: number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Certification of the Debtor I (We), the debtor(s), affirm that I (we) have received and read the attached potice, as required by § 342(b) of the Bankruptcy Code. Printed Name(s) of Debtor(s) Case No. (if known) __ Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

www.nyeb.uscourts.gov

STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2(b)

DEBTOR(S):	CHATKHAN	RINA	CASE NO.:	
), the debtor (or any o	ther petitioner) hereby makes the foll	
was pending at any t (ii) are spouses or ex- (v) are a partnership partners; or (vii) hav was or is included in	ime within eight years before the spouses; (iii) are affiliates, as defin and one or more of its general p	filing of the new petined in 11 U.S.C. § 1010 partners; (vi) are parmencement of either onder 11 U.S.C. § 541(a	• •	(i) are the same; nme partnership; common general
☐ THE FOLLOWIN	G RELATED CASE(S) IS PENI	DING OR HAS BEEN	PENDING:	
1. CASE NO.:	JUDGE:	DIS	TRICT/DIVISION:	
CASE STILL PEND	ING (Y/N): [If closed]	Date of closing:		
CURRENT STATUS	OF RELATED CASE:(Disc	harged/awaiting disch	arge, confirmed, dismissed, etc.)	
MANNER IN WHIC	H CASES ARE RELATED (Ref	er to NOTE above):		
		•	OPERTY") WHICH WAS ALSO	
2. CASE NO.:	JUDGE:	DI	STRICT/DIVISION:	
CASE STILL PENDI	NG (Y/N): [If closed]	Date of closing:		
CURRENT STATUS	OF RELATED CASE:(Disch	narged/awaiting disch	arge, confirmed, dismissed, etc.)	
MANNER IN WHICH	H CASES ARE RELATED (Refe	r to NOTE above):	And the second s	
		,	OPERTY") WHICH WAS ALSO I	LISTED

(OVER)

DISCLOSURE OF RELATED CASES (cont'd)

3. CASE NO.:	JUDGE:	DISTRICT/DIVISION:
CASE STILL PENDING (Y/N): [If closed] Date of	of closing:
CURRENT STATUS OF R	ELATED CASE:	
	(Discharge	d/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CA	SES ARE RELATED (Refer to N	NOTE above):
		"A" ("REAL PROPERTY") WHICH WAS ALSO LISTED
		who have had prior cases dismissed within the preceding 180 days e required to file a statement in support of his/her eligibility to file.
TO BE COMPLETED BY	DEBTOR/PETITIONER'S ATT	ORNEY, AS APPLICABLE:
I am admitted to practice in	the Eastern District of New Yo	rk (Y/N):
CERTIFICATION (to be si	gned by pro se debtor/petitioner	or debtor/petitioner's attorney, as applicable):
I certify under penalty of po time, except as indicated els		cy case is not related to any case now pending or pending at any
Signature of Debtor's Attor	ney	Signature of Pro Se Debtor/Petitioner 1311 Brightwater Ave 14-4 Mailing Address of Debtor/Petitioner Brooklyn NY 11235 City, State, Zip Code 917-847-3256 Area Code and Telephone Number

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

NOTE: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF NEW YORK

271 Cadman Plaza East, Suite 1595 Brooklyn, New York 11201-1800 (347) 394-1700

(347) 394-1700
In re:
IRINA CHATKHAN Chapter 13
Debtor(s)
NOTICE TO PRO SE DEBTORS
If you are filing a petition in bankruptcy without an attorney representing you (pro-se), please complete
the following:
Debtor(s) Names(s):
Address: 1311 Brightwater Ave Apt 14-H Brooklyn NY 112
Telephone No. 317-847-32-56
PLEASE CHECK THE APPROPRIATE BOXES:
I/WE PAID THE FILING FEE IN FULL
[] I/WE APPLIED FOR INSTALLMENT PAYMENTS OR WAIVER OF FILING FEE
PREVIOUS FILINGS CASE NUMBERS 1
[] I/WE DID NOT HAVE ASSISTANCE IN PREPARATION/FILING OF PETITION AND SCHEDULES
[] I/WE HAD ASSISTANCE IN PREPARATION/FILING OF PETITION AND SCHEDULES (if this box is checked, please complete the following)
NAME OF PERSON THAT ASSISTED
ADDRESS
TELEPHONE
AMOUNT PAID DATE OF PAYMENT
Dated: 12/22/09
Debtor's Signature Debtor's Signature

USBC-41alt

Rev. 3/16/06

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

In Re:	······································		
IRINA	CHATKHAN	Case No. Chapter	13
	Debtor(s)		

VERIFICATION OF CREDITOR MATRIX/LIST OF CREDITORS

The undersigned debtor(s) or attorney for the debtor(s) hereby verifies that the creditor matrix/list of creditors submitted herein is true and correct to the best of his or her knowledge.

Dated: 12/22/09

Debtor

for Challes

Joint Debtor

Attorney for Debtor

12/22/09

EMIGRANT MORTGAGE COMPANY 5 EAST 42ND STREET NEW YORK NY 10017

KNUCKLES, KOMOSINSKI AND ELLIOT C/O EMIGRANT MORTGAGE COMPANY 565 TAXTER ROAD SUITE 590 ELMSFORD, NEW YORK 10523

ROMAN NAROVLYANSKI SEMYON GUTARTZ ATTN. JAY FOX 29 BROADWAY 9TH FLOOR NEW YOR NY 10006

INTERNAL REVENUE SERVICE 11601 ROOSEVELT BOULEVARD P.O. BOX 21126 PHILADELPHIA, PA 19114